

SCAD PRODUCTION INSURANCE PROTOCOLS

Effective Date: January 6, 2026

1. OVERVIEW

SCAD Film and Television maintains commercial property and casualty insurance to insure SCAD student film productions for incurred costs related to bodily injury or property damage. The purpose of the insurance is to fulfill the financial obligations required by the owners of filming locations or to secure other privileges that typically require insured projects. SCAD can provide a Certificate of Insurance (COI) as proof of this required insurance. Students must strictly adhere to the protocols outlined below to ensure coverage and compliance under the insurance coverage and avoid out-of-pocket costs for injuries or damages.

2. COVERAGE AND LIMITATIONS

2.1 Property and Casualty Insurance Coverage

- General Liability
- Workers Compensation
- Equipment
- Props, Sets, and Wardrobe
- Third Party Property Damage
- Crime

2.2 Restrictions and Important Limitations

The insurance does not cover every possible circumstance. Reckless behavior, failure to follow safety protocols, misuse of equipment, or negligence may void coverage, rendering students personally responsible for damages or injuries. Students may be held personally responsible for damage up to the SCAD deductible for damaged or lost equipment, which is currently \$3,500.

3. COMMUNICATION PROTOCOLS

3.1 Contacting the Insurance Provider

Direct contact with the insurance provider is not permitted.

All inquiries and correspondence related to insurance coverage must go through Risk Management at riskmanagement@scad.edu.

3.2 Requests for Certificates of Insurance (COI)

Under specific circumstances, such as filming in government buildings, public spaces, or corporate/institutional locations, a COI can be issued directly to a property owner or entity.

Requests for a COI must be submitted at least 2 business days in advance of shooting to allow for processing.

Savannah students can submit requests for COIs [here](#).

Atlanta students can submit requests for COIs [here](#).

Students must provide the following details when requesting a COI:

- Name of the insured (Property Owner, Business Name, or Government Entity).
- Contact information for the insured party.
- Location details where filming will occur.

4. GENERAL LIABILITY

The general liability policy covers bodily injury or property damage to others due to an accident during a project.

If an accident occurs, the student should take reasonable steps to get medical assistance for an injured person and protect property from further damage.

The student should follow the Incident Reporting Procedures (below).

5. INCIDENT REPORTING PROCEDURES

In the event of an accident, injury, or property damage, students must submit an [incident report](#) via Microsoft Forms as soon as possible. If link doesn't work, copy/paste this URL: <https://forms.office.com/r/rJUwLnDiCd>

For any questions, students should email riskmanagement@scad.edu.

*In case of an injury, students should seek immediate medical attention before reporting the incident.

6. WORKERS COMPENSATION

The workers compensation policy covers **paid** professionals (e.g., police officers, caterers, specialized crew members) hired by SCAD for student film projects if they are

injured while rendering services, do not carry their own insurance, and their injuries fall within the Workers Compensation Statute (law) of the State where the accident occurs.

*Please note that SCAD's workers comp does not cover paid professionals hired by students.

To request coverage, the following must be provided:

- A signed contract with the professional.
- Proof of payment for services rendered.

7. FILMMAKER'S PORTFOLIO (DICE) INSURANCE

SCAD's existing DICE policy covers SCAD-owned props, sets, wardrobe and equipment used in the production of student film projects for certain types of damage or theft. It also covers unintentional damage to leased premises where a project is being filmed if SCAD has a legal responsibility for the damages. The policy contains specific restrictions for coverage, and students may be held personally responsible for damage up to the SCAD deductible for damaged or lost equipment which is currently \$3,500.

8. COMPLIANCE WITH SAFETY PROTOCOLS

All students must follow [SCAD Film and Television Department safety regulations](#) at all times.

Attendance at the quarterly safety meeting is mandatory for all students working on productions.

Any breach of safety protocols, reckless behavior, or misuse of equipment may result in loss of insurance coverage and personal liability for damages or injuries. Disciplinary action may include loss of access to SCAD production resources.

By following these protocols, SCAD students can ensure they remain in compliance with insurance policies, maintain access to vital resources, and protect themselves from unnecessary risks during production.